

**STATE OF MICHIGAN  
DEPARTMENT OF ENERGY, LABOR & ECONOMIC GROWTH  
OFFICE OF FINANCIAL AND INSURANCE REGULATION**

**Before the Commissioner of the Office of Financial and Insurance Regulation**

**In the matter of:**

**Union Mortgage Services, Inc.  
D/B/A 1<sup>st</sup> Community Mortgage Services  
5700 Crooks Road, Suite 107  
Troy, Michigan 48098,**

**Enforcement Case No. 07-4960**

**License No.: FL-0568/ SR-0063,**

**James Simpson, President,**

**Respondent.**

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**FINAL ORDER TO REVOKE FIRST MORTGAGE LICENSE  
AND SECONDARY MORTGAGE REGISTRATION**

Issued and Entered,  
This 15<sup>th</sup> day of June, 2009,  
By Stephen R. Hilker,  
Chief Deputy Commissioner

**I.  
FINDINGS OF FACT**

1. On January 6, 2009, pursuant to MCL 445.1662 and MCL 493.61, the Commissioner of the Office of Financial and Insurance Regulation ("OFIR") issued to Respondent a NOTICE OF INTENT TO REVOKE FIRST MORTGAGE LICENSE AND SECONDARY MORTGAGE REGISTRATION ("Notice").

2. Said Notice, served on Respondent via certified mail, was received by Respondent on January 9, 2009, as evidenced by the delivery confirmation of the United States Postal Service.

3. Said Notice contained allegations that Respondent had violated the Mortgage Brokers, Lenders, and Servicers Licensing Act, 1987 P.A. 173, as amended, MCL 445.1651 *et seq.* ("MBLSLA"), and the Secondary Mortgage Loan Act, 1981 P.A. 125, as amended, MCL 493.51 *et seq.* ("SMLA"), which warrant the revocation of Respondent's first mortgage license and secondary mortgage registration.

4. Said Notice further advised Respondent that failure to request a hearing within 20 days would result in the issuance of a final order revoking Respondent's first mortgage license and secondary mortgage registration.

5. Respondent failed to request a hearing within 20 days as required by statute.

II.  
FINAL ORDER TO REVOKE FIRST MORTGAGE LICENSE  
AND SECOND MORTGAGE REGISTRATION

NOW THEREFORE, based upon the factual findings set forth above and the files and records of OFIR, IT IS HEREBY ORDERED THAT:

1. Respondent's first mortgage license, issued pursuant to provisions of the MBLSLA, shall be and hereby is REVOKED.

2. Respondent's secondary mortgage registration, issued pursuant to provisions of the SMLA, shall be and hereby is REVOKED.

IT IS SO ORDERED.

  
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Stephen R. Hilker  
Chief Deputy Commissioner